

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re:

BRET T. ROGERS

Debtor

§
§
§
§

Case No. 15-82718

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/29/2015 . The undersigned trustee was appointed on 10/30/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 267,145.79

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	73.18
Bank service fees	807.20
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 266,265.41

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/30/2016 and the deadline for filing governmental claims was 03/30/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 16,607.29 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 16,607.29 , for a total compensation of \$ 16,607.29 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 19.52 , for total expenses of \$ 19.52 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/08/2016 By:/s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-82718 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE
 Case Name: BRET T. ROGERS Date Filed (f) or Converted (c): 10/29/2015 (f)
 For Period Ending: 08/08/2016 341(a) Meeting Date: 11/23/2015
 Claims Bar Date: 03/30/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3310 Illinois Route 26 South, Freeport, IL 61032	140,000.00	0.00		0.00	FA
2. cash	20.00	20.00		0.00	FA
3. Savings	3,000.00	1,500.00		0.00	FA
4. Checking Account /U.S. Bank	2,000.00	0.00		0.00	FA
5. misc. furnishings	1,800.00	600.00		0.00	FA
6. Baseball collections 20,000 cards	0.00	0.00		0.00	FA
7. misc. clothing	200.00	200.00		0.00	FA
8. Two (2) term insurance policies with Prudential	0.00	0.00		0.00	FA
9. IRA	1,400.00	0.00		0.00	FA
10. BoltNet.net, LLC	0.00	0.00		0.00	FA
11. INheritance from Mother's Passing	0.00	0.00		267,145.79	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$148,420.00	\$2,320.00		\$267,145.79	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO COMPLETE THE SALE OF THE DEBTOR'S RESIDUAL UNDIVIDED 1/2 INTEREST IN TRUST OF DECEASED MOTHER. CLAIMS TO BE EXAMINED.

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RE PROP # 2 -- Imported from original petition Doc# 1
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RE PROP # 4 -- Imported from original petition Doc# 1
RE PROP # 5 -- Imported from original petition Doc# 1
RE PROP # 6 -- Imported from original petition Doc# 1
RE PROP # 7 -- Imported from original petition Doc# 1
RE PROP # 8 -- Imported from original petition Doc# 1
RE PROP # 9 -- Imported from original petition Doc# 1
RE PROP # 10 -- Imported from original petition Doc# 1
RE PROP # 11 -- Imported from original petition Doc# 1

Exhibit A

Initial Projected Date of Final Report (TFR): 07/31/2017

Current Projected Date of Final Report (TFR): 12/30/2016

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-82718

Case Name: BRET T. ROGERS

Taxpayer ID No: XX-XXX5047

For Period Ending: 08/08/2016

Trustee Name: BERNARD J. NATALE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8178

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
02/24/16		Transfer from Acct # xxxxxx66	Transfer of Funds	9999-000	\$142,004.83	\$142,004.83
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$40.85
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$211.01
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$203.95
06/02/16	5001	INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS LA 70139	Bond# 016018067	2300-000		\$73.18
06/07/16	11	Geoffrey Rogers c/o Ehrmann, Gehlback, Badger, Lee & Considine, LLC 215 E. First Street Suite 100 Dixon, IL 61021	Inheritance Purchase of debtor's interest in Judy Bocker's estate - real estate	1129-000	\$125,000.00	\$266,475.84
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$210.43
COLUMN TOTALS					\$267,004.83	\$739.42
Less: Bank Transfers/CD's					\$142,004.83	\$0.00
Subtotal					\$125,000.00	\$739.42
Less: Payments to Debtors					\$0.00	\$0.00
Net					\$125,000.00	\$739.42

COLUMN TOTALS	\$267,004.83	\$739.42
Less: Bank Transfers/CD's	\$142,004.83	\$0.00
Subtotal	\$125,000.00	\$739.42
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$125,000.00	\$739.42

Case 15-82718 Doc 41 Filed 08/15/16 Entered 08/15/16 17:28:15 Desc Main

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-82718

Case Name: BRET T. ROGERS

Taxpayer ID No: XX-XXX5047

For Period Ending: 08/08/2016

Trustee Name: BERNARD J. NATALE

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX66

Checking Account

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/01/16	11	Bret T. Rogers 8275 E. Bell Road #2151 Scottsdale, AZ 85260	Proceeds from mother's life insurance	1129-000	\$129,345.58		\$129,345.58
02/15/16	11	Pacific Life 700 Newport Center Drive Newport Beach, CA 92660	Death Benefit Payment	1129-000	\$12,800.21		\$142,145.79
02/24/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank Service Fee	2600-000		\$140.96	\$142,004.83
02/24/16		Transfer to Acct # xxxxxx8178	Transfer of Funds	9999-000		\$142,004.83	\$0.00

COLUMN TOTALS	\$142,145.79	\$142,145.79
Less: Bank Transfers/CD's	\$0.00	\$142,004.83
Subtotal	\$142,145.79	\$140.96
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$142,145.79	\$140.96

Exhibit B

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX66 - Checking Account	\$142,145.79	\$140.96		\$0.00
XXXXXX8178 - Checking	\$125,000.00	\$739.42		\$266,265.41
	\$267,145.79	\$880.38		\$266,265.41
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$267,145.79			
<u>Total Gross Receipts:</u>	<u>\$267,145.79</u>			

Case Number: 3:15-82718-TML

Date: August 8, 2016

Debtor Name: BRETT T. ROGERS

Claims Bar Date: 3/30/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$16,607.29	\$16,607.29
2100						
Tr Exp	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$19.52	\$19.52
100						
2200						
Atty Fees	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$6,507.50	\$6,507.50
100						
3110						
Exp	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$74.01	\$74.01
100						
3120						
1	National Education Services 200 West Monroe Suite 700 Chicago IL 60606	Unsecured		\$0.00	\$5,109.77	\$5,109.77
300						
7100						
2	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$0.00	\$13,988.88	\$13,988.88
300						
7100						
3	American Express Bank, Fsb % Becket And Lee Llp P O Box 3001 Malvern, Pa 19355-0701	Unsecured		\$0.00	\$7,023.24	\$7,023.24
300						
7100						
4	American Express Bank, Fsb % Becket And Lee Llp P O Box 3001 Malvern, Pa 19355-0701	Unsecured		\$0.00	\$21,732.47	\$21,732.47
300						
7100						
5	Uline Shipping Supplies 12575 Uline Drive Pleasant Prairie, Wi 53158	Unsecured		\$0.00	\$737.98	\$737.98
300						
7100						

Case Number: 3:15-82718-TML

Date: August 8, 2016

Debtor Name: BRETT T. ROGERS

Claims Bar Date: 3/30/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6	Forreston State Bank F/K/A Kent Bank	Unsecured		\$0.00	\$182,408.00	\$182,408.00
300	C/O Stephen S. Schmelzle					
7100	208 W. Stephenson Street Freeport, IL 61032					
7	Pyod, Llc As Assignee Of Citibank, N.A.	Unsecured		\$0.00	\$17,969.59	\$17,969.59
300	Resurgent Capital Services					
7100	Po Box 19008 Greenville, Sc 29602					
8	Pyod, Llc As Assignee Of Citibank, N.A.	Unsecured		\$0.00	\$10,443.78	\$10,443.78
300	Resurgent Capital Services					
7100	Po Box 19008 Greenville, Sc 29602					
10	Citibank, N.A.	Unsecured		\$0.00	\$3,432.83	\$3,432.83
300	C/O Quantum3 Group Llc					
7100	Po Box 280 Kirkland, Wa 98083-0280					
11	Citibank, N.A.	Unsecured		\$0.00	\$2,290.62	\$2,290.62
300	C/O Quantum3 Group Llc					
7100	Po Box 280 Kirkland, Wa 98083-0280					
12	Greybeard Design Group	Unsecured		\$0.00	\$270.00	\$270.00
300	1525 Highland Drive					
7100	Mount Shasta, Ca 96067					
Case Totals				\$0.00	\$288,615.48	\$288,615.48

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-82718

Case Name: BRET T. ROGERS

Trustee Name: BERNARD J. NATALE

Balance on hand	\$	266,265.41
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 16,607.29	\$ 0.00	\$ 16,607.29
Trustee Expenses: BERNARD J. NATALE	\$ 19.52	\$ 0.00	\$ 19.52
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 6,507.50	\$ 0.00	\$ 6,507.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 74.01	\$ 0.00	\$ 74.01

Total to be paid for chapter 7 administrative expenses \$ 23,208.32

Remaining Balance \$ 243,057.09

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 265,407.16 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 91.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	National Education Services	\$ 5,109.77	\$ 0.00	\$ 4,679.47
2	Capital One Bank (Usa), N.A.	\$ 13,988.88	\$ 0.00	\$ 12,810.87
3	American Express Bank, Fsb	\$ 7,023.24	\$ 0.00	\$ 6,431.81
4	American Express Bank, Fsb	\$ 21,732.47	\$ 0.00	\$ 19,902.37
5	Uline Shipping Supplies	\$ 737.98	\$ 0.00	\$ 675.83
6	Forreston State Bank F/K/A Kent Bank	\$ 182,408.00	\$ 0.00	\$ 167,047.33
7	Pyod, Llc As Assignee	\$ 17,969.59	\$ 0.00	\$ 16,456.36
8	Pyod, Llc As Assignee	\$ 10,443.78	\$ 0.00	\$ 9,564.30
10	Citibank, N.A.	\$ 3,432.83	\$ 0.00	\$ 3,143.75
11	Citibank, N.A.	\$ 2,290.62	\$ 0.00	\$ 2,097.73
12	Greybeard Design Group	\$ 270.00	\$ 0.00	\$ 247.27

Total to be paid to timely general unsecured creditors \$ 243,057.09

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE